Please replace the paragraph in the specification beginning on page 18, line 3, with the following paragraph:

Fig. 5A illustrates a process flow and logic of a preferred embodiment of the invention. The process begins at step 501, when a user invokes the tool of the present invention during a given computing session on a computer on which the tool is executing. The tool receives as user input the user's user ID [[id]], the user's global password, and the set of global keys or hash values, 502. In a preferred embodiment, the tool receives the user input each time the user uses the client for a different computing session to minimize any non volatile storage requirements of the tool. In other embodiments, the set of hash values are stored for a particular user by user id and global user password. When a user accesses the tool, the user would then only have to input the user's user ID [[id]] and global password. The tool would then have access to the set of hash values stored for that user.

Please replace the paragraph in the specification beginning on page 18, line 19, with the following paragraph:

Then, when a user accesses a resource, such as a domain, that is requesting a user ID [[id]] and password, the user invokes the password generation function of the tool. For example, the user may select a button within a user interface of the tool running in a separate frame or window on the user's system. If the password generation function is invoked 503, the tool determines the resource domain name 504 being accessed; and uses the domain name, the global user password, and the hash value to generate a password 505. The tool then populates the resource with the generated password 506.

Please replace the paragraph in the specification beginning on page 19, line 1, with the following paragraph:

Fig. 5B illustrates a process flow and logic of yet another embodiment of the invention. After receiving the user's initial input 502, the tool automatically recognizes when a password is being requested 513. The tool determines the